Case 16-14134-sr Doc 19 Filed 08/24/16 Entered 08/25/16 01:17:20 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

Eastern District of Pennsylvani

In re:
Andrew P. Iwanowski
Debtor
Case No. 16-14134-sr
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2 User: Cathleen Page 1 of 2 Date Rcvd: Aug 22, 2016 Form ID: 309I Total Noticed: 25

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Aug 24, 2016.
db
                +Andrew P. Iwanowski,
                                          120 W. Callowhill Street,
                                                                        Perkasie, PA 18944-1866
                +FREDERICK L. REIGLE, Reading, PA 19606-0410
                                         Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010,
tr
                                    c/o Blatt, Hasenmiller, Leibsker & Moore,
                                                                                   10 S. LaSalle St., Ste. 2200,
13741544
                 Bank of America,
                  Chicago, IL 60602-1069
13741546
                 Capital One,
                                c/o Client Services, Inc., 3451 Harry S. Truman Boulevard,
                  Saint Charles, MO 63301-4047
13741547
                          P. O. Box 24696,
                                              Columbus, OH 43224-0696
                +MIDLAND FUNDING LLC, PO Box 2011,
13760436
                                                         Warren, MI 48090-2011
                                      c/o Client Services,
13741551
                 Sears Mastercard,
                                                              3451 Harry S. Truman Boulevard,
                  Saint Charles, MO 63301-4047
                +Sleepy's/Synchrony Bank,
                                              c/o MCM,
                                                          2365 Northside Drive, Ste. 300,
13741553
                  San Diego, CA 92108-2709
13741554
                 Sleepy's/Synchrony Bank,
                                              c/o Encore Receivable Mgmt., Inc.,
                                                                                    400 N. Rogers Road,
                                    Olathe, KS 66063-3330
                  P O. Box 3330,
13741555
                                    2-B Fairview Avenue,
                                                             Perkasie, PA 18944-1654
                +Suzanne Cleary,
13741557
                +Target, C/O Patenaude & Felix, A.P.C.,
                                                               4545 Murphy Canyon Road, 3rd Floor,
                  San Diego, CA 92123-4363
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: bealaw@verizon.net Aug 23 2016 01:58:41 BRADLY E ALLEN,
                                                                          Philadelphia, PA 19152
9 City of Philadelphia,
                  Law Offices of Bradly Allen, 7711 Castor Avenue,
                 E-mail/Text: bankruptcy@phila.gov Aug 23 2016 01:59:39
smg
                  City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept,
                                                                                    1515 Arch Street 15th Floor,
                  Philadelphia, PA 19102-1595
                 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 23 2016 01:59:01
sma
                  Pennsylvania Department of Revenue,
                                                          Bankruptcy Division,
                                                                                    P.O. Box 280946,
                  Harrisburg, PA 17128-0946
                +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 23 2016 01:59:34
                                                                                               U.S. Attorney Office,
smg
                  c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street,
                                                                                      Philadelphia, PA 19106-4404
                +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Aug 23 2016 01:59:24
                                                                                          United States Trustee,
ust
                  Office of the U.S. Trustee, 833 Chestnut Street, Suite
EDI: BANKAMER.COM Aug 23 2016 01:48:00 Bank Of America,
                                                                                         Philadelphia, PA 19107-4405
                                                                         Suite 500,
                 EDI: BANKAMER.COM Aug 23 2016 01:48:00
                                                                                   PO Box 982235.
13741543
                  El Paso, TX 79998-2235
                 EDI: CAPITALONE.COM Aug 23 2016 01:48:00
13741545
                                                                 Capital One,
                                                                                P. O. Box 30285,
                  Salt Lake City, UT 84130-0285
                                                                 Capital One Bank (USA), N.A., PO Box 71083,
13754781
                 EDI: CAPITALONE.COM Aug 23 2016 01:48:00
                  Charlotte, NC 28272-1083
13741548
                 EDI: SEARS.COM Aug 23 2016 01:48:00
                                                                                     Sioux Falls, SD 57117-6283
                                                            Sears,
                                                                      PO Box 6283,
13741550
                +EDI: PRA.COM Aug 23 2016 01:48:00
                                                          Sears Mastercard,
                  c/o Portfolio Recovery Associates, LLC, P. O. Box 12914,
                                                                                   Norfolk, VA 23541-0914
                 EDI: SEARS.COM Aug 23 2016 01:48:00
Sioux Falls, SD 57117-6282
EDI: RMSC.COM Aug 23 2016 01:48:00
13741549
                                                            Sears Mastercard,
                                                                                 PO Box 6282,
13741552
                                                           Sleepy's/Synchrony Bank,
                                                                                       Attn: Bankruptcy Department,
                  P. O. Box 965061,
                                      Orlando, FL 32896-5061
                 EDI: WTRRNBANK.COM Aug 23 2016 01:48:00
13741556
                                                                Target, P. O. Box 673,
                  Minneapolis, MN 55440-0673
                 EDI: WFFC.COM Aug 23 2016 01:48:00
13741558
                                                           Wells Fargo Card Services, P. O. Box 10347,
                  Des Moines, IA 50306-0347
                                                                                                   TOTAL: 14
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**** BYPASSED RECIPIENTS ****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 24, 2016 Signature: <u>/s/Joseph Speetjens</u>

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District/off: 0313-2 User: Cathleen Page 2 of 2 Date Rcvd: Aug 22, 2016

Form ID: 309I Total Noticed: 25

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)

system on August 18, 2016 at the address(es) listed below:

BRADLY E ALLEN on behalf of Debtor Andrew P. Iwanowski bealaw@verizon.net

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com

JOSHUA ISAAC GOLDMAN on behalf of Creditor JPMorgan Chase Bank, National Association bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

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Information to identify the case:					
Debtor 1	Andrew P.	lwanowski		Social Security number or ITIN xxx-xx-4736	
	First Name	Middle Name	Last Name	EIN	
Debtor 2				Social Security number or ITIN	
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	
United States Bank	ruptcy Court	Eastern Dis	strict of Pennsylvania	Date case filed for chapter 13 6/8/16	
Case number: 16	6–14134–sr				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Andrew P. Iwanowski	
2.	All other names used in the last 8 years		
3.	Address	120 W. Callowhill Street Perkasie, PA 18944	
4.	Debtor's attorney Name and address	BRADLY E ALLEN Law Offices of Bradly Allen 7711 Castor Avenue Philadelphia, PA 19152	Contact phone (215) 725–4242 Email: <u>bealaw@verizon.net</u>
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Ave. P.O. Box 4010 Reading, PA 19606	Contact phone (610)779–1313 Email: <u>ecfmail@fredreiglech13.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.
	*****.paoci.gov.		Contact phone (215)408–2800 Date: 8/22/16

For more information, see page 2

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Debtor Andrew P. Iwanowski Case number 16–14134–sr

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 16, 2016 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		Deadline to file a complaint to challenge dischargeability of certain debts: You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 11/15/16
		Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof claim:	
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might n a proof of claim even if your claim is listed in the schedules the Secured creditors retain rights in their collateral regardless of claim submits the creditor to the jurisdiction of the bankruptcy. For example, a secured creditor who files a proof of claim maincluding the right to a jury trial.	ot be paid on your claim. To be paid, you must file lat the debtor filed. whether they file a proof of claim. Filing a proof of court, with consequences a lawyer can explain.
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of confirmation will be held on: 10/26/16 at 10:00 AM, Location: Courtroom #4, 900 Market	
10). Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign add extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case.	
11	l. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and deb according to a plan. A plan is not effective unless the court or plan and appear at the confirmation hearing. A copy or summ later, and if the confirmation hearing is not indicated on this rhearing. The debtor will remain in possession of the property unless the court orders otherwise.	onfirms it. You may object to confirmation of the nary of the plan, if not enclosed, will be sent to you otice, you will be sent notice of the confirmation
12	2. Exempt property	The law allows debtors to keep certain property as exempt. F distributed to creditors, even if the case is converted to chapt exempt. You may inspect that list at the bankruptcy clerk's of the law does not authorize an exemption that debtors claime	er 7. Debtors must file a list of property claimed as fice or online at www.pacer.gov . If you believe that
13	3. Discharge of debts	Confirmation of a chapter 13 plan may result in a disch a debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credit debtors personally except as provided in the plan. If you discharge under 11 U.S.C. § 523(a)(2) or (4), you must bankruptcy clerk's office by the deadline. If you believe of any of their debts under 11 U.S.C. § 1328(f), you must	arge of debts, which may include all or part of debts will not be discharged until all payments ors may never try to collect the debt from the a want to have a particular debt excepted from file a complaint and pay the filing fee in the that the debtors are not entitled to a discharge